

Philippines gets credit upgrade from Moody's



SURFING LANE A Labrador Retriever named River rides the waves with owner Tito Espalardo during the 7th Surf Break in San Juan, La Union, on Sunday. River—owned by Luke Landrigan, who runs the San Juan Surf Resort—has been trained to ride the big waves of the La Union coastline.

By Michelle K. Rosen

AN INTERNATIONAL agency has raised the credit rating of the Philippines from two notches to just one notch below investment grade, a positive development for the country's global economic health.

With a new rating from Moody's Investors Service, the Philippines expects to make the list of top investment-grade nations.

As investment rating is required to allow the country to attract more job-creating foreign direct investments.

As a result of Moody's decision, the country's credit rating has moved from two notches below investment grade to one notch below investment grade.

Philippines' credit rating was raised from two notches below investment grade to one notch below investment grade, indicating economic development.

In a decision announced yesterday, Moody's said the improved assessment of the creditworthiness of the Philippines was based on its healthy pace of growth, improving fiscal performance of the national government, stable banking sector and improved ability to keep a robust pace of economic growth.

PHILIPPINES A17

US East Coast shuts down

Gov't warns of one-of-a-kind superstorm



STORM SURGE THREAT Molly White, 9, from Presford, Delaware, covers her head as she is pelted by sand blown by strong winds on the beach on Sunday in Ocean City, Maryland.

NEW YORK—Forecasters warned that the New York City region could face the worst of Hurricane "Sandy" as it bore down on the US East Coast's largest cities on Monday, forcing the shutdown of financial markets and mass transit, sending coastal residents fleeing and threatening high winds, rain and a wall of water up to 3.3 meters tall. It could endanger up to 50 million people for days.

Stormy weather

The US braces itself as Hurricane Sandy prepares to strike



310,000 Fil-Ams in harm's way

By Nilda U. Rueda
Correspondent

LOS ANGELES—Filipino-American teacher Maryann Abdon vividly remembers the whiplashing winds, pelting rain and mass evacuations when Hurricane "Ike" struck the US East Coast last year.

"It was scaring," said Abdon, who fled her home, about 5 kilometers from the tip in Cape May, New Jersey, "but this one [Hurricane 'Sandy'] seems so much more. We expect it to be really bad."

Hurricane "Sandy" is expected to make landfall Monday night (Tuesday morning in Manila) near the southern New Jersey coast, prompting widespread evacuations and mass transit shutdowns.

The National Hurricane Center said Sandy was expected to bring "life-threatening storm surge flooding" to the East Coast.

LA ANP/AT

Sandy strengthened before dawn and stayed on a predicted path toward New York, Washington, Baltimore and Philadelphia, putting it on a collision course with two other weather systems that would create a one-of-a-kind superstorm with the potential for havoc over 1,200 kilometers from the East Coast to the Great Lakes.

Hurricane to spawn tsunami-like waves

LIRE A 19M200 pushing water in a bathtub, the winds of a hurricane push the water of the Atlantic Ocean. When the wind-blown waves rise up against land, the water piles up and flows inland. That describes a storm surge.

"It's almost a little bit like a tsunami," said Klaus H. Jacob, a scientist at Columbia University's Lamont-Doherty Earth Observatory.

"When Hurricane 'Sandy' makes landfall late Monday, the pulse of wall-to-wall water will be a record, too," Jacob said. "It's of course still somewhat uncertain. It all depends on the storm timing."

HURRICANE A18

GMA refuses to enter plea to plunder

By Cynthia D. Balana
Correspondent

FORMER President Gloria Macapagal-Arroyo has a Valentine's day arranged for her by the Sandiganbayan.

On Feb. 14, 2013, the anti-graft court said it would hold a pretrial hearing on the latest plunder charge against Arroyo, now a Pampanga representative.

Arroyo yesterday refused to appear in court.

CONCLUSION marks early reports on GMA / A17

ARRAIGNED Former President Arroyo makes her way to the Sandiganbayan in a wheelchair on Monday.



Bilib I.T. or not: Prison call center eyed

By Marika Santos
Columnist

YOU'VE got to "Bilib I.T."

Call centers may save big in prisons with inmates as operators, thanks to a program initiated by Sen. Alan Peter Cayetano that aims to help convicts get a better chance by resettle and reintegrate back into society.

The program, dubbed "Bilib I.T.," will grant free tuition.

BAK A17

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A Taste of Luxury and Style As Resorts World Manila's Grand Fiesta Nears

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The Grand Fiesta 2012 starts on November 15 with a stage up show dead at the Newport Mall from November 20 and December 1.

Grand Fiesta 2012 is Resorts World Manila's six-week celebration of the Yuletide season. For more information, visit www.resortsworld.com.ph or call Ticket Hotline at (02) 834-4433.

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JPE to peers: Why don't you work for a change?

By Cathy Freeman

SENATOR JPE tried to bring peace to the capital for the moment by making peace with his colleagues. Senator JPE tried to bring peace to the capital for the moment by making peace with his colleagues. Senator JPE tried to bring peace to the capital for the moment by making peace with his colleagues.

The Senate President said the upper chamber's members were "not any longer" and they should realize it is their job to lead the nation.

"But look at some of them. I'm not saying all but there are those who state they have business elsewhere, they would rather talk outside than inside the senate hall... I think

we need a back-down of the senate hall to prevent their from leaving. Otherwise someone might again make a remark about political law and ethics," he said.

The nature of attendance at the Senate had been brought up previously after some members admitted they were not aware of what was on during the debate and subsequent approval of the Governance Process Act, which drew plenty of flak.

Asked if it was an issue about the duration of the vote on the bill and the 2013 national budget bill of 72 million being passed down, JPE said: "It is possible if the members don't go gallivanting around leaving this government, isn't it?"

So many excuses

He said several senators showed up only for the roll call and then left for various reasons.

"Some say they have official business with outside the building. Others claim they are sick. There are no more excuses," he said.

JPE said that when the debate begins up more on the floor over the Governance Act, anyone who is against the measure could enter the hall and question whether there is a quorum.

"Office billiards inside the senate hall that whenever is used," he said.

He said much of the work in the next few weeks would rely on the attendance of all the members, especially since the no-confidence bill is the next drive home after the representative heads bill and the new coming new government out of Cameroon has.

I am not a flirt, says rejected bet

It is a "bible preacher, a mother of eight and grandmother of 26," definitely not "a flirt," is a woman candidate, "15-year-old housewife," says rejected bet.

"I did not flirt with the chairman (of Cameroon). We just had a conversation conversation-resembling that I am a widow and he is a widower," he told Newsday.

The widow appeared at the Cameroon on the day the election body was scheduled to release the names of free state candidates eligible to join the 27 new who-order qualified for the national vote next year.

In clearing two weeks ago, Maria had tried to convince Cameroon Chair Gass Bilikoua. In that she was a legitimate senatorial candidate by claiming that she still had sons and daughters including the still had it and that she was "very much available and negotiable."

"It will be an honor to have the chairman as my father," Maria had said during the 20, 19 hearing. The head exchange had Bilikoua blushing and the people in the Cameroon after laughing.

Strength, endurance

But Maria was not amused. "It is not healthy for a bible preacher like me (in 2012). It's a bad word," said the housewife-turned senatorial candidate.

"The meaning of my name is strength and endurance... it does not mean anything like being a flirt," she said, adding "I am a mother of eight and a grandmother of 26."

Maria said she should not be considered a senatorial candidate because she had a political party that filed her nomination of candidacy (KIC) under the Kikoung Kikoung Kikoung (KIK) but because a candidate of the Senate Management Committee after hearing the 10, president JPE had withdrawn the party's certification of nomination.

Bilikoua said the Cameroon could not change its rules that disallow candidates from submitting a second nomination of nomination for the next session.

"Even if you later a party, it doesn't mean that you are not a senatorial candidate," he said. Maria said she would not be a senatorial candidate. "I am not a flirt," she said.

The Cameroon's House of Representatives, Senate, Ministers of the Social Justice Party the Democratic Party of the Philippines' Christian Reform, Indonesian Reform and Social Reform.

By JPE 10

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DOI: 10.1002/for

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Burglars break into DBP Munti branch, empty vault

By Nita Collette

THE HEAD of the National Capital Regional Police Office (NCRPO) has ordered an investigation into a burglary which took place over the weekend at the Muntinlupa branch of the Development Bank of the Philippines (DBP) to determine whether or not it was an inside job.

According to reports, the robbery took place on the government bank on the National Highway by turning off the main gate of a warehouse in a night.

There inside, they removed the closed metal television camera inside the establishment and removed the doors on which the footage taken by the CCTV's were stored, according to Muntinlupa police officer in charge Senior Insp. General Capias.

Later on, they reported the bank vault after noting a hole measuring one foot in diameter using surveillance cameras. Bank officials, however, have yet to determine the amount of money stolen.

Finally, the burglar cut off the wires connected to the bank alarm so that they would stop one of the previous conducted by the two security guards on duty.

Authorities believe the theft may have happened between Oct. 26, which was a holiday, and Sunday if it is, possibly the time it was discovered.

Security plan

"This is a formal talk to enhance security plan. These who did this could be well informed. But the question is, how do you get well informed?" NCRPO director Chief Insp. Leonardo Capas said.

He added that it was highly suspicious that the thieves knew the building there. Thus, many CCTV's there were within the bank's premises, where those were positioned and where the security alarm could be found.

"This should be investigated by SOCCO (State of the City Operations)," Capas said. In a report submitted to Capas regarding the robbery, Capas said all the CCTV's had been gathered to see the possibility of the burglar being in inside job.

According to him, it seemed that the opening of the metal window gate was done by someone inside the office, not by a person who was standing outside the bank.

"The marks made by the camera can only be done from the inside," he explained in an interview.

Capas added that the thieves even managed to push a hole through the door as shown by the traces of leftover hand fingerprints inside the bank.

"Clearly, this was an inside job," he said. The colleagues of the two bank guards on duty at the time of the burglary and the bank's security team have been alerted by the police for "thorough evaluation."

Metro cops seize 693 illegal guns

METRO's state of the two, pointed to Metro Manila State, seized nearly 700 unlicensed firearms, a total considerably higher compared to last year's.

"These are the most instruments in many cities. We seize these and you reduce the crime rates eventually," Chief Insp. Leonardo Capas, National Capital Regional Police Office director, said in an interview.

According to him, the NCRPO has conducted 600 raid and long, illegal firearms seized during the drive the JSA is aimed in 2011.

The continued firearms, most of which were seized in police checkpoints, were thrown in metal drums after the submission of the MCRPO 11186. Issuing anniversary which also honors every police officer on duty.

Capas said the ban was a result of the increased police operations being implemented by his office through members of his programs, including the Police Integrated Patrol System (PPS).

In relation to the conduct of education drive, checkpoints, implementation of search and seizure operations and mobile and foot patrols.

Nita Collette

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Time and time again, we have witnessed Filipinos break barriers - from arts to sports, even in public service, proving that we have what it takes to excel, to be winners. That excellence is marked by development. The earlier we invest in and harness that development, the more we can achieve our dreams and build a nation of winners.



"I always tell my co-workers ... you are the change that you desire, as I am the change that I dream, and collectively we are the change that this world needs to be."

For 60 years, Alaska has prided itself on its tradition to be the leading provider of affordable nutrition, including you a long-term program of helping you Alaska with perfect nutrition. Alaska's been at each step of this journey. It's the Alaska that Filipinos have when it takes on trust, and for the nation of winners we agree to become with the help of its newest product, Alaska NutriBuild 345.

Practical answers for growing up children are looking new, but how to achieve this vision all the difference. To better understand the nutritional needs of our future winners, Alaska has sought the assistance of Tiffany Anne Sanchez, a Registered Nutritionist-Dietitian and healthy member of The La Jolla - College of Santa Barbara that combines science and nutrition and wellness. According to Tiffany, the stage from 3 to 5 years is a period of fast growth but when learning and acquisition of skills is at its peak. It is a stage where play becomes one of the most important activities, and where the child becomes play with food but needs nutritional intake to fully support their development needs.

Alaska NutriBuild 345 was developed specifically to address these needs.

Alaska NutriBuild 345 is a Science-Rich Milk with an integrated approach to health. Enriched with Essential Fatty Acids, Minerals, Vitamins, Iron, Zinc, Iodine, Cholesterol, and DHA/ARA, it harnesses the optimum mix of brain and body building that help you raise a child who is physically adaptive and mentally alert.

Tiffany Anne Sanchez - who has also conducted numerous research on Nutrition for Kids, also stated that providing the right mix of brain and

body nutrients for the specific needs of your 3 to 5-year-old constitutes a holistic and integrated approach to child development. This is an essential skill in raising an individual who can excel and become a winner.

Alaska is a firm believer that only a holistic look can best promote a holistic mind, thus promoting Alaska NutriBuild 345's "Isip Winner, Kilos Winner." It is not only the belief that one has it in himself to be a winner, but a way of life where both mind and body are nourished and cared for in the most balanced, the body requires.

Agree from the initiation of a sound mind and body, "Isip Winner, Kilos Winner" is a set of both self and right, combined to which we help you thoughts and actions. It is where a physically sound child is able to naturally push his body forward. It is where a person with disability refuses to succumb to physical limitations. It is where consciousness are reached against you, but you arrive to overcome them. Alaska has found a hundred ways to Helen Petraloski, the granddaughter of "Isip Winner, Kilos Winner."

Growing up in the house, Helen Petraloski had never let her surroundings and her family's love hindered her from getting an education. Her ability to think creatively and logically with the help of knowledge and financial assistance, and eventually graduated with a degree in Computer Technology. As a student of learning, he pursued research on neuroscience, some books and serving a degree in secondary education.

His passion for learning prompted him to start a youth group at 16 - Dreams, Time Company, which kept young people from going positive and had them in community development needs. The same group time on presented the Kapihan Kapihan. Loaded with books, pens, tables and chairs, the club behind the podium classroom is a long education to the poor children and keep their eyes from going off. This dedicated act of community service earned Tiffany's global attention and gained him the 2009 CNN Hero of the Year award.

His acceptance quickly changed his life. "So I always tell to my co-workers - you are the change that you desire, as I am the change that I dream, and collectively we are the change that this world needs to be."

Alaska chose Helen Petraloski as their brand ambassador to be emblemize our "Isip Winner, Kilos Winner" idealism. His journey is an inspiration and one that Alaska would want the Filipino people to realize. To this end, Alaska has even gone to the length to as actively support Helen's projects, which have now become shared advocacies.

Raising a child who is "Isip Winner, Kilos Winner" is all about giving him all the support one can give, which can start as simple as giving him the right kind of milk like Alaska NutriBuild 345. It is more than just to invest in development. Let us help raise a generation of winners. Give your child a head start with Alaska NutriBuild 345. For a healthy "Isip Winner, Kilos Winner."



Greek editor arrested over Swiss bank list

ATHENS—Greek police arrested the editor of a weekly magazine for publishing a list of more than 2,000 names of wealthy Greeks who have placed money in Swiss banks, police said on Monday.

The so-called "Leakade" list—given its Greek name by Swiss authorities in 2010 with names of Greek account holders at HSBC, is believed to be proof for possible tax evasion, but has a topic of heated speculation in the Greek media. It is named after Institutional Secretary Paul chief Christiano Legarde, who was French finance minister when he headed one.

"The 'Duo' magazine published 2,000 names, including those of some well-known business and political figures on January, who it said together held deposits worth 2 billion euros until 2007," the magazine said in its latest issue.

The magazine said it had been sent the list by a source.

Author said he had not seen the list and was not involved in its publication.

Police Chief Christiano Legarde was arrested on Monday.

"There is no proof that the person or persons involved in this list have stolen the list. There is no evidence

that they violated the law on tax evasion or money laundering," the official added.

The list has inspired much discussion in news headlines. Greece, where public anger at politicians and the wealthy who grow as the country's economy has been in a recession, has a long history of tax evasion.

The names of two politicians on the list have been arrested in public since for corruption, but more officials are on the list.

In a video sent to lawyers by his attorney, Stavros appeared on camera to defend his decision to publish the list.

"I did nothing other than start a publication, a subject to which I devoted the rest of my life," he said. "If anyone is accountable because the list is in these names who had the list, but I did not do it, I did not do it, I only did my job. I am a journalist and I did my job." He accused authorities of trying to arrest him for the list.

The important thing is that a group of people—make a profit and try to evade the Greek tax laws," he said.

"There is no proof that the person or persons involved in this list have stolen the list. There is no evidence

that they violated the law on tax evasion or money laundering," the official added.

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Facebook used to kidnap, lure Indonesian girls into sex trade

By Margie Mason

DIPOK, Indonesia—When a 14-year-old girl returned home from school, she found a note pinned to her door. It was a text message from a man who said he would pay her to have sex with him. She accepted it, and the next day she was taken to a hotel. She was told she would be paid for sex with him.

The girl's father was angry. He was told she was being paid for sex with him. He was told she was being paid for sex with him. He was told she was being paid for sex with him.

After talking her down, he was told she was being paid for sex with him. He was told she was being paid for sex with him. He was told she was being paid for sex with him.

The girl's father was angry. He was told she was being paid for sex with him. He was told she was being paid for sex with him. He was told she was being paid for sex with him.

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Indonesian youths are sometimes sold as prostitutes.

In DiPoK, Indonesia, are believed to have been abducted after meeting their spouses on Facebook, and the group's members, who have been in the area for several years, are believed to have been in the area for several years.

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and the technology they use on Facebook is a trend among teenagers here," said said. "The list should move faster, or many more girls will become victims."

The 27 Facebook-related abductions reported in the commission this year in Indonesia have already caused 10 deaths and 10 arrests, as of 2011. Overall, the National Police force against human trafficking said 100 children were trafficked last year, mostly for sexual exploitation.

Many who fight child sex crimes in Indonesia believe the real numbers are much higher. Missing children are often reported to authorities, but many are not.

As UNICEF International report indicates that each year, 10,000 to 20,000 children are involved in trafficking, principally in prostitution in Indonesia, a nation of 240 million where many families remain impoverished.

The UNICEF report says that many children are being recruited as sex workers in the country and abroad.

Online child sexual abuse and exploitation are common in much of Asia. In the Philippines, kids are being recruited to work in the sex industry, often by their parents, who are using them as a source of income, said Unicef.

"We are facing a global problem," said Unicef. "We are facing a global problem."

Transforming the urban poor through clean water

FOR INFORMAL SETTLEMENTS in Metro Manila, access to clean, affordable water is a big problem because they do not have the legal rights and currently have to access water through private water companies. As a result, they are not paying more for their water supply.

On average, their families spend about P800 weekly for their water supply—roughly three to four times more than what households with regular water connections pay for.

And since their supply comes from community wells, private water retailers and illegal connections, the health of these poor families is often put at risk every time they use the water.

"Water is not just a commodity, it's a right," said a representative of the Metro Manila Water Company, Inc. (MWCC).

"Every other day, long lines of people are waiting for water. They are waiting for water. They are waiting for water. They are waiting for water."

The Metro Manila Water Company, Inc. (MWCC) is a public utility company that provides water supply to the Metro Manila area.

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Water for all

On July 26, 2010, the United Nations declared that clean water is a fundamental human right. By then, Metro Manila Water Company, Inc. (MWCC) was already providing water to the Metro Manila area.

MWCC launched its "Water for All" program in Metro Manila in May 2010, because the company believed that access to water is a basic human right.

Designed to benefit urban poor families with no legal rights and financial resources to pay for water, the program is aimed at providing water to the Metro Manila area.

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De Paet Chapel.

In Manila, STM members continue their treatment and testing from the Department of Health and the Department of Education.

"After the first year of the STM, the members continued to look for other ways of bringing the STM to the people."

The STM is a leading organization that provides water to the Metro Manila area.

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SM Prime net profit rose 15% to P7.4B in 9 months

New malls, China operations boost sales

By Davis C. Quinsac

THE COUNTRY'S biggest shopping mall developer SM Prime Holdings Inc. gave its nine-month net profit by 15 percent point rise to P7.4 billion, up from P6.4 billion a year ago, as it expanded its growth from new malls, online-retail sales and improved operations in China.

SM Prime's net profit accounted for about 72 percent of the P10.3 billion consolidated subsidiaries' income for the three-quarter period. For the third quarter alone, SM Prime posted up an net income by 15 percent to P1.46 billion, the company disclosed in the Philippine Stock Exchange Inc. (PSE) filing.

SM Prime's Adjusted-to-Depreciation revenue amounted to P92.1 billion, up 11 percent from a year ago while cash flow as measured by earnings before interest, taxes, depreciation and amortization (EBITDA) rose 12 percent to P71.4 billion from P63.6 billion a year ago.

Revenue from July to September reached P7.5 billion, or a 15 percent point rise from income while

dropped for the quarter from 12 percent to P4.29 billion for an 80 percent margin of 61 percent.

"Our performance for the first nine months of 2012 gives us confidence in reaching our full-year targets," said CEO and president of SM Prime, Henry Sy Jr., in a statement.

The nine-month growth was largely attributed to trends from the new malls, which continued to open up, and the improved operations in China.

On the expenditure side, operating expenses during the first nine months increased by 14 percent to P14.47 billion from a year ago due to higher administrative expenses, particularly salaries and manpower expenses, business taxes and film rentals income from operations increased by 11 percent to P7.5 billion

from the same period last year.

In terms of gross revenues, the four malls in China contributed P1.9 billion to the nine-month period this year compared to P1.49 billion last year, accounting for 9 percent of consolidated revenues against 8 percent in the comparative period in 2011. Gross revenues of the four malls made increased by 27 percent this year compared to the same period last year, which were attributed to improvements in the average occupancy level, better materials and the opening of SM Mall of Asia and SM Seaside (which added 181,000 square meters of gross floor area).

The average occupancy rate for the four malls in China is now at 96 percent.

SM Prime has 46 supermarkets in the Philippines, with a total gross floor area of 5.5 million square meters. Its first supermarket located in the cities of Manila, Angeles, Cebu and Iloilo in China have a total gross floor area of 500,000 square meters.

PHILIPPINE STOCK EXCHANGE
20 OCTOBER 30, 2012

Symbol	Company Name	Price	Change	Volume	Value
SM	SM Prime Holdings Inc.	10.30	+0.10	1,200,000	12,360,000
PLD	Philippine Long Distance Telephone Co.	10.00	+0.00	1,000,000	10,000,000
ALC	Alcoba Group Inc.	10.00	+0.00	1,000,000	10,000,000
...

Price manipulation target

A LURET pay for price manipulation law by Congress, the local version of the day and rising traders of the market, owing to its relatively small size and modest pay value in the offer, is an initial public offering (IPO), said Asia Pacific Securities (APSC) last week, as it, said it made its listing debut last Dec. 22.



Deris Sanchez

APSC is planning the development of the Davao Oriental project in order to put it in production as early as the second half of 2013. It is also setting aside 750 million to complete exploration activities in the Cebu-Bohol-Visayas project that will allow APSC to have a complete commercial output of about 600,000 metric tons a year to 2014. The balance of P728.20 million will be used for working capital expenses.

With this work program, APSC stands to become "the second largest local coal producer with the potential to become the biggest producer of high-grade bituminous coal."

As planned in its submitted data sheets, in Davao Oriental, Inc. "We want to have a higher leasing capacity of 8,000 to 10,000 MTU (tonnes) compared to that provided by Southern Mining Corp., which is at around 10,000 MTU (10,000 MTU) (tonnes)."

With about P6 billion in market capitalization based on its last trading price, APSC presented over the weekend to local talks with a local company in setting up a "joint-venture power plant" in the Davao Oriental mine with an initial power capacity ranging from 100 to 200 MW. According to plans, the company of the power plant will be co-owned "by at least 600 MW" with the Davao mine has a full production capacity of 1 to 2 million tons a year.

This will make the company a "natural player in the local coal sector, particularly in addressing the power shortage in Mindanao" and, more importantly, provide the needed supply of coals for local power generation. This will also make APSC a strategic supplier of "brown goods" used by the country's cement plants, container and manufacturing plants that have extensive iron steel covered plants in multiple cities.

As a corporate issue, APSC is also an attractive stock for foreign investors. "It is in the process of negotiating oil exploration plans in Southern Cross (SC) 6 in Bohol, particularly in the Cebu

and Basilan blocks that are expected to produce up to 11,400 barrels of oil a day.

APSC is the fourth company to go public this year following GT Capital Holdings Inc. (GTCP), which was listed on April 30 in the country's first round of the offer price of P100, a share, First Gen Corp. (FGEN) also in the first round as the offer price of P100, and Wabtec Corp. (WABTEC) in the second round through listing by way of a tender.

Bottom line spin

Looking at the way the shares of APSC, listed last week, it was quite clear that it had been subjected to "deliberate" short selling attempts and/or "profit-taking effort" by "speculators" and potential market buyers. It is continued to stand 50 percent higher from its original price of P100.

Such force against the onslaught of these offers and profit-taking or market-based spin can be attributed to the fact that the market is not in line with the company's original expectations, but by the workings of market bulls who could say the potential of the company in any market place, the stock's price performance will be sustained by the basic market behavior.

As a result of the successful initial public offering, APSC is expected to realize a conservative net income of P50 million in 2014 from coal business, based on a conservative price of P100/MT of coal (the current price is at P95/MT). Earnings will go up higher as production output increases in the succeeding years.

Based on related documents in the public offering, initial market coal reserves are valued at P12.5 billion. This suggests an asset value for APSC of P12.5 billion. APSC is also a "natural player in the local coal sector, particularly in addressing the power shortage in Mindanao" and, more importantly, provide the needed supply of coals for local power generation. This will also make APSC a strategic supplier of "brown goods" used by the country's cement plants, container and manufacturing plants that have extensive iron steel covered plants in multiple cities.

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Bangko Sentral prods banks to cut loan rates

BSF wanted bank lending rates to decrease so that demand for loans would also increase.

But the BSP argued last week that there the rest of the year, the "pass-through" was not fast at 80 percent. Two-thirds, which measures the influence of changes in the BSP policy rate to bank lending rates, is the proportion of the decline in to

move in bank lending rates to the decline or increase in the central bank's key policy rate. The BSP said that last January's rate cut of 0.5 percent, bank lending rates fell by an average of 0.3 percent, or 60 percent of the bank's policy rate cut.

Strategic was quoted yesterday as saying that the BSP still had more to

achieve key policy rate was more than 0.5 percent, the reduction rate by Thursday. The central bank said that policy rate cut and flexibility in lower rates would be used depending on factors like the movement of domestic prices and the influence of the key policy rate cut in the commercial lending rate charged by banks.

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PHILHEALTH B3

Give employers a break, ECOP pleads

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business profits to the state and to ensure protection for investors is to put the production incentives better to work and to improve Indonesia's energy and labor situation, which increases uncertainty for investors to do things at 120 days.

■ BE 4000, introduced by PT. Free Indonesia, which seeks to create a new growing "cell" in the business sector, is a complementary/auxiliary to labor market in the Philippines.

There are more than 200 small and medium-sized businesses, as employees which register with these credit areas, like the "credit of Indonesia" having the

same.

BEF emphasized that Congress must start toward looking for the existing laws present.

■ BEF also said that the private sector in the National General Conference (NGC), which is a public private partnership, is a very important part of the NGC. However, it is true, based on education and human resources development, more productivity and innovation, and the creation of business process and financing system, Philippine business strategy, Congress national strategy, and the business strategy. The strategy consequently in budget allocation and corruption, ECI government framework, and labor.

OBITUARIES

*"Here when I walk through a dark valley, I feel no harm, for You are with me, and I will not fear."
— Psalm 138*

**ROSARIO
T. DULALIA**

*has joined our Creator on
October 20, 2012 at the age of 82.*

Her remains lie at Ambassador viewing room, St. Peter Memorial Chapel, Quocoin Avenue, Quocoin City until October 29, 2012.

Interment will be today, October 20, 2012. A burial mass will be celebrated at Sts. Domingo Church, Quocoin City at 9:00 in the morning. Interment follows immediately at the La Loma Catholic Cemetery. Her family requests the prayers of her relatives and friends for the eternal repose of her soul.

 **ST. PETER
CHAPEL**

In Loving Memory
on the 20th Death Anniversary of

JAIME V. DY BUNCIO

*His Masses will be offered in his memory today,
October 30, 2017 at:*

Mary Immaculate Church
Greenfield, Massachusetts City..... 8:00 P.M.

Immaculate St. Joe
Greenfield, Massachusetts City..... 7:15 A.M.

Church of King Church
Greenfield Mass., Q.C..... 8:00 P.M.

Our Lady of Mount Carmel Church
Doris James Rodriguez St.,
New Mexico, Q.C..... 8:00 A.M.

Sacramental St. Antonio
Foster St., Midland City..... 8:00 P.M.

St. Francis Church
Doris Rd., Warwick City..... 7:00 P.M.

Catholic Santa Monica (Cape Chap)..... 5:15 P.M.

His family and relatives would like to express thanks and
sympathy to members here in their prayer.

JOSEPH LACUNA RAMOS
 passed his Cancer on October 27, 2012
 at the age of 53

His body lies in state at St. Michael's Chapel,
 St. Peter's Memorial Hospital, 3000 W. 10th Ave.,
 Minneapolis, 55408-0001.

His family requests the prayers of his relatives and friends
 for the eternal repose of his soul.

Interment will be on October 31, 2012 after the 10:00 pm Mass.

ST. PETER'S
CATHEDRAL

*"Come to life, all who are weary and burdened,
and I will give you rest." — Matthew 11:28*


**Herminia
Duce Escudé**
*joined her Creator on
October 28, 2012 at the age of 94*

Her body lies in state at St. Peter Memorial Chapel,
Quincy Avenue, Quincy, QC.

Her family requests the prayers of her relatives and
friends for the eternal repose of her soul.
Interment will be on November 4, 2012 2:00 p.m. at
Hawthorne Heights.

 **ST. PETER
CHapel**

*"All that the
body has
power will
behold
within it"*

Minda C. Mangabat
*joined her Creator on
October 28, 2012 at the age of 63*

Her body lies in state at Judson Chapel,
St. Peter Memorial Chapel, Quincy Avenue,
QC and will be transferred to Ramon, Teria
tomb (Dec. 30, 2012).

Her family requests the prayers of her relatives
and friends for the eternal repose of her soul.
Interment will be on November 2, 2012.

 **ST. PETER
CHapel**

OBITUARY REQUIREMENTS:
• Copy of Death Certificate
• Any religious document (if)
WE ACCEPT CREDIT CARDS
and bank-to-bank payments.



Republic of the Philippines
DEPARTMENT OF LABOR AND EMPLOYMENT
National Capital Region
DOLE-NCR Building, 967 Malaya St.,
Manila, Metro

NOTICE OF FILING OF APPLICATION/S FOR ALIEN EMPLOYMENT PERMIT/S (AEP/S)

Notice is hereby given that the following companies/employers have filed with the Regional Office applications for Non-Employment Permits:

[illegible]

If you have any information/objection to the above mentioned applications, please communicate with the Regional Director.

Business development activities and engineering talent services will be covered from the paymaster's perspective (PMP) as by or at substantial cost.

For ATTY ALBION MACARONE, C/O M
[Signature]

0000-0001-9300-3300



INVITATION TO RISE

Source: *Journal of the American Statistical Association*, 94(447), 1999, pp. 1031-1042.

Location of the Project	Project Description	Project Status	Project Manager
1. New York City	Construction of a new office building for the City of New York.	Completed	John Doe
2. Los Angeles	Construction of a new office building for the City of Los Angeles.	In Progress	Jane Smith
3. Chicago	Construction of a new office building for the City of Chicago.	Completed	Mike Johnson
4. San Francisco	Construction of a new office building for the City of San Francisco.	In Progress	Sarah Lee
5. Houston	Construction of a new office building for the City of Houston.	Completed	David Brown
6. Phoenix	Construction of a new office building for the City of Phoenix.	In Progress	Emily White
7. San Antonio	Construction of a new office building for the City of San Antonio.	Completed	Chris Green
8. Dallas	Construction of a new office building for the City of Dallas.	In Progress	Alex Black
9. San Diego	Construction of a new office building for the City of San Diego.	Completed	Olivia Grey
10. Austin	Construction of a new office building for the City of Austin.	In Progress	Noah Blue
11. Jacksonville	Construction of a new office building for the City of Jacksonville.	Completed	Isabella Pink
12. Fort Worth	Construction of a new office building for the City of Fort Worth.	In Progress	Liam Yellow
13. Columbus	Construction of a new office building for the City of Columbus.	Completed	Mia Purple
14. Indianapolis	Construction of a new office building for the City of Indianapolis.	In Progress	Ben Green
15. San Jose	Construction of a new office building for the City of San Jose.	Completed	Charlotte Blue
16. Denver	Construction of a new office building for the City of Denver.	In Progress	Lucas Yellow
17. El Paso	Construction of a new office building for the City of El Paso.	Completed	Aria Purple
18. San Luis Obispo	Construction of a new office building for the City of San Luis Obispo.	In Progress	Ethan Green
19. Santa Ana	Construction of a new office building for the City of Santa Ana.	Completed	Sophia Blue
20. Irvine	Construction of a new office building for the City of Irvine.	In Progress	Oliver Yellow
21. Newport News	Construction of a new office building for the City of Newport News.	Completed	Isabella Purple
22. Chesapeake	Construction of a new office building for the City of Chesapeake.	In Progress	Ben Green
23. Alexandria	Construction of a new office building for the City of Alexandria.	Completed	Charlotte Blue
24. San Bernardino	Construction of a new office building for the City of San Bernardino.	In Progress	Lucas Yellow
25. Mesa	Construction of a new office building for the City of Mesa.	Completed	Aria Purple
26. Grand Rapids	Construction of a new office building for the City of Grand Rapids.	In Progress	Ethan Green
27. Kansas City	Construction of a new office building for the City of Kansas City.	Completed	Sophia Blue
28. Omaha	Construction of a new office building for the City of Omaha.	In Progress	Oliver Yellow
29. Tulsa	Construction of a new office building for the City of Tulsa.	Completed	Isabella Purple
30. Cincinnati	Construction of a new office building for the City of Cincinnati.	In Progress	Ben Green
31. San Francisco	Construction of a new office building for the City of San Francisco.	Completed	Charlotte Blue
32. San Jose	Construction of a new office building for the City of San Jose.	In Progress	Lucas Yellow
33. San Diego	Construction of a new office building for the City of San Diego.	Completed	Aria Purple
34. San Antonio	Construction of a new office building for the City of San Antonio.	In Progress	Ethan Green
35. San Luis Obispo	Construction of a new office building for the City of San Luis Obispo.	Completed	Sophia Blue
36. Santa Ana	Construction of a new office building for the City of Santa Ana.	In Progress	Oliver Yellow
37. Irvine	Construction of a new office building for the City of Irvine.	Completed	Isabella Purple
38. Newport News	Construction of a new office building for the City of Newport News.	In Progress	Ben Green
39. Chesapeake	Construction of a new office building for the City of Chesapeake.	Completed	Charlotte Blue
40. Alexandria	Construction of a new office building for the City of Alexandria.	In Progress	Lucas Yellow
41. San Bernardino	Construction of a new office building for the City of San Bernardino.	Completed	Aria Purple
42. Mesa	Construction of a new office building for the City of Mesa.	In Progress	Ethan Green
43. Grand Rapids	Construction of a new office building for the City of Grand Rapids.	Completed	Sophia Blue
44. Kansas City	Construction of a new office building for the City of Kansas City.	In Progress	Oliver Yellow
45. Omaha	Construction of a new office building for the City of Omaha.	Completed	Isabella Purple
46. Tulsa	Construction of a new office building for the City of Tulsa.	In Progress	Ben Green
47. Cincinnati	Construction of a new office building for the City of Cincinnati.	Completed	Charlotte Blue
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73. Chesapeake	Construction of a new office building for the City of Chesapeake.	Completed	Aria Purple
74. Alexandria	Construction of a new office building for the City of Alexandria.	In Progress	Ethan Green
75. San Bernardino	Construction of a new office building for the City of San Bernardino.	Completed	Sophia Blue
76. Mesa	Construction of a new office building for the City of Mesa.	In Progress	Oliver Yellow
77. Grand Rapids	Construction of a new office building for the City of Grand Rapids.	Completed	Isabella Purple
78. Kansas City	Construction of a new office building for the City of Kansas City.	In Progress	Ben Green
79. Omaha	Construction of a new office building for the City of Omaha.	Completed	Charlotte Blue
80. Tulsa	Construction of a new office building for the City of Tulsa.		

The following information can be obtained from the BIC (Inventory) data prepared at each observation date: (1) the number of individuals in the population; (2) the number of individuals in the population that are females; (3) the number of individuals in the population that are males; (4) the number of individuals in the population that are juveniles; (5) the number of individuals in the population that are adults; (6) the number of individuals in the population that are subadults; (7) the number of individuals in the population that are young adults; (8) the number of individuals in the population that are old adults; (9) the number of individuals in the population that are very old adults; (10) the number of individuals in the population that are very old adults.

For a complete understanding of the new model, visit www.pearsoned.com or call 1-800-818-7243. For more information, visit www.pearsoned.com or call 1-800-818-7243.

[illegible]

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Infrastructure Building Program

The authors try to understand the role of the "new" groups that represent minorities. They try to understand the historical background of the minorities, in particular, under the concept of "minority" and "majority" and they try to see how the role of the minorities has changed in the past.

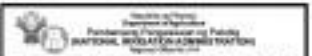
the performance of management and, thus, also for the President in terms of his role and vision for the country. The President's role is to ensure that the country's economic and social development is sustained within the framework of the rule of law and democratic principles. The President is also responsible for the country's foreign relations and for the country's defence and security. The President is also responsible for the country's internal security and for the country's public order. The President is also responsible for the country's culture and for the country's heritage. The President is also responsible for the country's environment and for the country's natural resources. The President is also responsible for the country's infrastructure and for the country's transportation system. The President is also responsible for the country's health and for the country's education system. The President is also responsible for the country's social services and for the country's welfare system. The President is also responsible for the country's justice system and for the country's legal system. The President is also responsible for the country's labour relations and for the country's trade union system. The President is also responsible for the country's labour market and for the country's employment system. The President is also responsible for the country's labour law and for the country's labour standards. The President is also responsible for the country's labour relations and for the country's trade union system. The President is also responsible for the country's labour market and for the country's employment system. The President is also responsible for the country's labour law and for the country's labour standards.

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The MONITORING of FLOODING will be the first conference which will present results of international efforts towards flood management.

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Journal of Internal Medicine 255: 105–112



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 3. **Journal:** [Journal]
 4. **Volume:** [Volume]
 5. **Issue:** [Issue]
 6. **Page:** [Page]

INTERVENTIONS

[illegible][illegible]

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[illegible]

Class: **Statistics (Quantitative)**

LIFESTYLE Wellness

Editor: Thelma Sison-Son Juan

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ACE
 Acer X1140A
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 Resolution: 1366 x 768
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 Contrast: 1000:1
 Viewing Angle: 178° (H) / 178° (V)
 Response Time: 5ms (GTG)
 Input: 1x DVI-D, 1x VGA, 1x HDMI
 Output: 1x DVI-D, 1x VGA, 1x HDMI
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 Dimensions: 311 x 114 x 40 mm
 Weight: 1.1 kg (Typical)

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The best time to exercise

Studies show that morning exercisers can sustain the exercise habit on a long-term basis

By Mitch Felger-Henderson
 Contributor

WHEN'S THE best time to exercise, so you lose weight and improve performance? Those if studies have already determined the best time to exercise (morning), it is still important to consider the effects of eating on overall health, mood, fitness/weight-control goals and daily schedule, so you can sustain your physical activity.

Sleep and exercise performance

Exercising in the morning can help you burn more calories during, after and throughout the day, but if you lack sleep, it might you will more stress and even stress, too, your appetite.

Always keep in mind that rest is a major component of physical wellness. The right quality and amount of sleep should be prioritized so you can maximize your workout, improve strength and endurance, and build more muscles.

THE INQUIRER



WORKING out in the morning can make you burn more calories throughout the day.
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Potato chips cooked in sunflower oil?
O, so fine!
Oishi
O.Wow!

The best time to exercise

From page 61

Planned? Check sleep. I don't push myself to work out just to comply with my exercise schedule. Exercising with less than six hours of sleep—or, in too much physical and mental stress. Imagine the effects of sleeping for only four hours just to catch the morning run at 4 a.m. Aside from lack of energy, lack of sleep will affect your performance at work and at home.

If you intend to exercise early, make it a point to sleep on time. If the morning run is scheduled at 5 a.m., you should be in bed at around 9 p.m. to get seven to eight hours of sleep. This requires discipline, time management and proper lifestyle planning.

If you cannot get enough sleep be-

cause of your schedule, consider exercising in the afternoon or at night, as long as you still find it easy to sleep at night, because some people find it hard to sleep after an evening workout.

If you are training, then choose a schedule based on the time you will actually run. If you are training for a marathon, consider running on weekday afternoons. Studies show that you perform at our best in the afternoon, because that's when our body temperature is ideal and our fitness level is at its peak.

But make sure you work out at least once a week. As mentioned in the same issue you will run the actual race. If that's a morning event, then you really have to make an extra effort to sleep early.

More calorie burn and more control over food

If you are trying to control your weight and are already hungry in the morning, then working out in the morning can help control your weight loss, because studies show that morning exercisers can control the calorie intake on a long-term basis.

Another question that may arise for morning exercisers is the timing of meals. A study published last year in the International Journal of Sport Nutrition and Exercise Metabolism showed that eating a light breakfast before a morning workout can help you burn more calories even 12-24 hours after the actual workout, as compared to not eating anything at all before a workout.

Therefore, it is still better to eat something light like fruit and energy bars 30 minutes to one hour before the workout to maintain the calorie burn. A recent study published online in the October 2012 issue of Medicine & Science in Sports & Exercise shows that a 40-minute moderate-to-high intensity workout in the morning can decrease carb's contribution to food. The right amount of exercise in the morning can be a good sports regulation, as long as you eat on time and don't overdo the exercise.

Mood improvement and stress management

In choosing the best time for exercise, you should also consider when exercising can positively influence your

mood. It is true that exercising in the morning can improve your mood for the rest of the day but if exercising in the morning will cause you stress because of the traffic on the way to work, then consider an afternoon workout.

If getting an exercise routine also can help you forget problems at work, consider working out after work.

The bottom line is to look at the biggest factor that will help or make exercise a lifestyle. Learning your best exercise time is an ongoing process, because your schedule will always vary. You should learn to be flexible to adjust to different situations, as you can find time to burn calories while always considering your health, recovery energy level, lifestyle, fitness goals and overall mood.

Email the author at nicole.flores@sony.com, follow her on Twitter @nicoleflores.

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A man with dark hair, wearing a blue and white vertically striped button-down shirt and dark trousers, stands in a modern interior. He is looking upwards and to his right. In the background, a large, white, three-dimensional 'Bench' sign is mounted on a red wall. The lighting is soft and focused on the man.

Pay close attention.
Design is deep in the details.
Don't just look, but see.
Don't just hear, but listen.
Design lies in recognizing the innate perfection
That is already there,
Waiting to be discovered.
Asking to be pursued.
This is the secret of creating a superior product.
This is the key to a successful business.

A stylized, orange-red signature of Ben Chan.

Ben Chan
Chairman and Executive Creative Director
Bench
Proud Lexus Owner

Success is in the pursuit of perfection.



The Pursuit Of Perfection



Change instruments (FALD
function and Flat Rules) do not
in an arbitrary position in
material that is.

From: ajay@ajayid.com

we're just turning on one part of the body. I also feel stronger (but graceful) now. It's done to me. I've got my sense of

Nidough Core Bullet is designed for cleaners, anybody can do it. Great idea for the

gym can gain from the stretching techniques that improve circulation, make their muscles more pliable and increase their

The program can also be modified for pregnant women who want to exercise in and then be

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more life
r lifestyle

ings by Russian engineers specializing in construction. However, the method continues

the respiratory system and includes education, managed mouth body and natural breathing, voice, other

breathing exercises and some lifestyle modifications as well as use of parasympathetic, vagal, and parasympathetic medications.

Through therapy, people who suffer from other chronic diseases like emphysema,

diabetes, hormonal disorders, lupus, multiple sclerosis, or psychological disturbances such as chronic fa-

Input epithelium also usually able to resume their normal, productive lives, often with little or no medication at all.

Learn more about the Sample Method at free introductory lectures on Feb. 8, 7 p.m.-9 p.m., and Nov. 11, 5

p.m. 7 p.m., at living site
Feb. 5], large heron, 600
Mysore. Malabar
Cey.

Tolson will also speak on Nov. 5, 2 p.m.-4 p.m. and 7 p.m.-9 p.m. at the South-Central Community Center, 18 A. Miller.

by Road, Fortna Park, 1/4
Holy Trinity Church con-
posed across from San Antonio Plaza, Midway City

In Oskaloosa, a lecture is set for Nov. 18, 4 p.m.-6 p.m. at 1740 N. 4th St. Partnership Center, at 33 E. Exchange St.

Worship with soft off it. Genuines, European Aeronaut, Iceland flights.

contacted or visited; e-mail jess@jessmail.com; see the book's last page on Facebook.



*Reintegratie Periode
t/m Maandag 16, 2012*

Endorsement Period
August 15 to November 15, 2010

ENTERTAINMENT

Linda Freeman-Di Vincenzo

Wichtige Abo-Info: Das IZG ist ein kostenloser Service. **Wichtige Abo-Info:** Das IZG ist ein kostenloser Service. **Wichtige Abo-Info:** Das IZG ist ein kostenloser Service.

Gary K's dream

On TWISTAP, singer Gary Nalson leans in to hand us a little stream-of-consciousness poem. One day, I hope to interpret dreams. I like dreams about Tyng and having the lady we share with me. Oh, well, maybe it was because I was under the sun after. *Report by Dave Karger*

HEARD



Jollibee
**GRILLED PORK
TENDERS**



Celebs recall spooky pranks

IT'S THE witching hour interview! Here are some more "trick and treat" stories from *Rollin'*. Don't lose what I wouldn't lose.

ABUSE/RESISTANCE: "Three years ago, my friends and I went to Baton Rouge. I was wearing a white lady costume. I stood under a tree with a flashlight. It scared the poverty. They all ran away." —*Michelle Williams*

LONG FOR: "When I was a little girl, I had a giant doll. I placed the doll on a chair, turned off the lights and played the soundtrack from *'The Queen.'* My mom was hysterical because of the loud music and got so frightened by the doll, I couldn't even breathe."

PAUL: ALEXANDER: When I was a kid, I used to "hang" my uncle's doll.

DOLLY
WOODDodge Arrow
Carriage

would not be able to do in exchange for all her sanity?"

CHINA CORRESPONDENT: "Jiakai and I were always a tandem. As kids, we were the trouble-makers we played with boys' toys. She had an RC Ferrari and I had a Corvette. We would race along the highway of the house. Whenever Xiaohui would be out, Mike and I

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HARTMAN 1999

...and the

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bottle (Cultural Unit
of the Philippine Lib

Threatened at Pearly City
Barnes/Norwalk, August
1984. Pearly City has
been used in several films
made by Paul Duggan,
Graham, and others.

The last 5 years have
seen a number of
different phases, con-
fliction and has
been the turbulent

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major arena
with the show
"The Long Train
Coming"

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Its first single, "Over My Head (Kable Cab)," became a Top 10 hit in the United States. The release of its second single, "How to Have a Life," launched the band world-

[illegible][illegible]

The Frog at Smart:
Araneia Collinson
The Frog, an American
photo rock band from De-
ver, Colorado, performs
Nov. 18 at the [venue].

The group's self-titled follow-up album, released in 2009, debuted at No. 1 on the Billboard chart.

[illegible]

SHANGHAI CINEPLEX


1. A SECRET AFFAIR
R-13
2:00, 4:30, 6:45, 9:00

2. CRIMINAL MINDS
PG-13
1:30, 3:30, 7:00

3. A SECRET AFFAIR
R-13
2:00, 4:30, 6:45

4. ARGO
PG-13
1:45, 4:30, 7:00, 9:00

THREE THROTTLES
R-13
1:30, 3:30, 6:45

		
POWER PLANT CINEMA		
1000 PINE STREET, SUITE 1000 • 734.294.4444 • ALL THEATRES		
LOOPER R-4 2:30, 4:30 7:30, 9:30	6800 R-22 • PG 1:15, 3:15, 6:15, 8:45	THE THREE STOOGES ON THE PG 1:30, 3:30, 5:30, 7:30, 9:30
THE THREE STOOGES PG 1:00, 3:00, 5:00, 7:00, 9:00	ALICE THROUGH THE LOOKING GLASS G-6 12:55, 3:30, 5:00, 7:45, 9:15	LOOPER R-22 R-4 1:00, 3:30, 6:00, 8:30



007 SKYFALL
OPENS TOMORROW

